

I claim:

1. A folder for holding one or more sheets comprising:  
a first and a second panel, each panel having first and second lateral edges;  
a first strap system including at least one strap connected between the first edges of the first panel and a second strap system including at least one strap connected between the second edges of first and second panel.
2. The folder of claim 1 wherein one of strap systems has at least two straps.
3. The folder of claim 1 wherein the straps of the first strap system are disposed adjacent near the top and bottom edges of the panels.
4. The folder of claim 1 further comprising an exterior pocket attached to one of the pockets.
5. A folder comprising:  
two panels having side edges; and  
straps having edges attached to panels and arranged to form a pocket for holding sheets.
6. The folder of claim 5 wherein said straps and panels are arranged to accept a sheet on top of said straps when the panels are in a first configuration and wherein said

sheet is switched into a pocket formed between the straps and one of the panels when the panels are folded to a second configuration.

7. The folder of claim 6 wherein one of said straps has an H-shape.